

**Information to identify the case:**

Debtor 1

Jessica Mercado

First Name	Middle Name	Last Name
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Social Security number or ITIN xxx-xx-2255

EIN \_\_\_\_\_

Debtor 2

(Spouse, if filing)

First Name	Middle Name	Last Name
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Social Security number or ITIN \_\_\_\_\_

EIN \_\_\_\_\_

United States Bankruptcy Court District of New Jersey

Case number: 15-33141-ABA

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jessica Mercado

8/6/20

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

## Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

## Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

## Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

## Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Jessica Mercado  
DebtorCase No. 15-33141-ABA  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 3180WPage 1 of 1  
Total Noticed: 13

Date Rcvd: Aug 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2020.

db	Jessica Mercado, 2139 E. Chestnut Ave., Unit # 32, Vineland, NJ 08361-8462
cr	+DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
515896728	+Ditech, POB 6172, Rapid City, SD 57709-6172
516103994	Ditech Financial LLC, P.O. Box 44265, Jacksonville, FL 32231-4265
518751085	NewRez LLC d/b/a Shellpoint Mortgage, P.O. Box 10826, Greenville, SC 29603-0826
518751086	NewRez LLC d/b/a Shellpoint Mortgage, P.O. Box 10826, Greenville, SC 29603-0826

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Aug 07 2020 00:28:00 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 07 2020 00:27:56 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515896729	EDI: HNDA.COM Aug 07 2020 03:53:00 Honda Financial Services, POB 7829, Philadelphia, Pennsylvania 19101-7829
515954758	EDI: HNDA.COM Aug 07 2020 03:53:00 American Honda Finance Corp., PO Box 168088, Irving, TX 75016-8088
515896726	+EDI: CAPITALONE.COM Aug 07 2020 03:53:00 Capital One/Boscov's, POB 30257, Salt Lake City, Utah 84130-0257
516102565	+E-mail/Text: bncmail@w-legal.com Aug 07 2020 00:28:06 Cerastes, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515896727	+EDI: WFNNB.COM Aug 07 2020 03:53:00 Comenity/Game Stop, POB 659820, San Antonio, TX 78265-9120

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 08, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2020 at the address(es) listed below:

Aleisha Candace Jennings	on behalf of Creditor	NewRez LLC d/b/a Shellpoint Mortgage Servicing
ajennings@rasflaw.com		
Alexandra T. Garcia	on behalf of Creditor	Ditech Financial LLC NJECFMAIL@mwc-law.com,
nj-ecfmail@ecf.courtdrive.com		
Alexandra T. Garcia	on behalf of Creditor	DITECH FINANCIAL LLC NJECFMAIL@mwc-law.com,
nj-ecfmail@ecf.courtdrive.com		
Brian C. Nicholas	on behalf of Creditor	DITECH FINANCIAL LLC bnicholas@kmlawgroup.com,
bkggroup@kmlawgroup.com		
Denise E. Carlon	on behalf of Creditor	DITECH FINANCIAL LLC dcarlon@kmlawgroup.com,
bkggroup@kmlawgroup.com		
Denise E. Carlon	on behalf of Creditor	Ditech Financial LLC dcarlon@kmlawgroup.com,
bkggroup@kmlawgroup.com		
Isabel C. Balboa	ecfmail@standingtrustee.com,	summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee	Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com		
Victor Druziako	on behalf of Debtor Jessica Mercado	bkdruziako@aol.com

TOTAL: 9